

Car Insurance

Insurance Product Information Document



Company: Highway Insurance Company Limited.

Highway Insurance Company Limited, registered in England and Wales number 3730662 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202972.

Product: Marmalade Black Box Insurance

This document provides a summary of the key information relating to this car insurance policy. It should be read together with the policy booklet, policy schedule and certificate of insurance. Please refer to the policy booklet for how to claim, how to make a complaint, details of any fees or charges that we may apply and details of the Financial Services Compensation Scheme (FSCS).

What is this type of insurance?

All motorists are required, by law, to insure their vehicles in order to drive them on roads and in public places. Car insurance meets this requirement and provides financial protection in the event of an incident which causes damage or injury. The level of protection provided will depend on the cover you select, a summary of which is provided below. It's a requirement that you have a telematics device fitted to your car. This will transmit data to us via a GPS signal, allowing us to better assess your driving skills and determine a driving behaviour score. If your score falls below a certain level you may have to pay an additional premium, please see sections 10 & 11 of the policy booklet for full details.



What is insured?

Third Party, Fire and Theft:

- ✓ Following an accident, we'll cover your liability to other people for injury (unlimited) or damage to their property (up to £20 million).
- ✓ If your vehicle or accessories are damaged by fire, theft or attempted theft we'll repair the damage/replace what is lost or stolen.
- ✓ Cover up to £150 for in-car entertainment equipment.

Comprehensive:

- ✓ Accidental damage cover for your vehicle in addition to third party fire and theft cover.
- ✓ Unlimited cover for loss/damage to factory fitted in-car entertainment equipment.
- ✓ We'll give you and your spouse/partner, £5,000 of Personal Accident cover.
- ✓ We'll give you £250 of Personal Belongings cover
- ✓ If your windscreen or window glass is damaged, we'll repair or replace it.
- ✓ We'll give you £1,000 of Replacement Lock cover if your vehicle keys are lost or stolen.

Optional Covers:

The following covers are optional. Please check your insurance schedule to see which covers you have selected.

- **Protected No Claim Discount (NCD)** Your no claim discount won't be reduced if you do not make more than 2 claims during 5 continuous periods of insurance. Your discount is protected but your premium could still rise following an accident or claim. Cover isn't available if you don't have four or more years NCD.



What is not insured?

- ✗ Excesses. Where an excess applies you will be required to pay this in the event of a related claim. Excesses will be shown on your quotation or policy schedule.
 - ✗ Death or injury due to suicide, attempted suicide, drugs or alcohol or failure to wear a seat belt as required by law.
 - ✗ General wear and tear including to tyres, brakes etc.
 - ✗ Intentional damage by the policy owner or named drivers.
 - ✗ Theft if you leave your car unlocked, with a window or sun roof open, with vehicle keys or ignition device in, on or in the immediate proximity of the vehicle.
- Optional Covers:**
- **Protected No Claim Discount.** Protected No Claim Discount doesn't guarantee that your premium won't increase.



Are there any restrictions on cover?

- ! Comprehensive in-car equipment cover is limited to £500 where not installed as part of the cars original build.
- ! Personal Accident cover applies to incidents occurring whilst travelling in or getting into or out of your vehicle.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ This policy gives 90 days cover when driving abroad in the following countries: Andorra, Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland. After 90 days you will only have the minimum level of insurance cover required to drive in those countries.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- You must inform anyone that is going to be driving your car that it is fitted with a telematics device
- You must not tamper, alter or dismantle the telematics device installed in your vehicle
- You must let us know if your circumstances change either before your policy starts or during the period of insurance.
- Premiums must be paid on time.
- You should ensure that your car is kept in a roadworthy condition and has a valid MOT if one is needed by law.
- If your car is fitted with an alarm, immobiliser or tracker these must always be on and working when your car is left unattended. Keys or ignition devices must also be removed, windows and sunroofs closed and all doors locked.
- If you need to make a claim you must provide us with full details as soon as possible. Refer to your policy booklet for the claims contact number.



When and how do I pay?

You can pay annually or monthly. Please speak to Marmalade about the options available to you.



When does the cover start and end?

The cover starts on the start date specified in your certificate of insurance and ends on the end date specified in your certificate of insurance.



How do I cancel the contract?

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your needs, you have the right to cancel the policy.

To cancel your policy, please contact Marmalade on 0333 358 3441.

If you cancel:

- Within 14 days of receiving your documents we will refund part of your premium after a deduction for the days you have been covered subject to a minimum fee of £25 plus IPT, unless we have made a total loss payment under the policy when no refund will be given.
- After 14 days we will refund part of your premium after a deduction for the days you have been covered and a cancellation charge of £25 plus IPT, unless you or someone else has made a claim when no refund will be given.

Marmalade may charge an additional administration fee please see their terms of business for details.